



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name BANK OF NEW YORK MELLON CORPORATION, THE

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 470,533,000

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 3

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF NEW YORK MELLON CORPORATION, THE
240 GREENWICH STREET
NEW YORK, NY 10286

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	450,999,667			402,322,667			410,291,250			345,084,500			344,406,250																	
Net income (\$000)	2,896,000			2,867,000			3,617,000			4,441,000			4,266,000																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	0.58	2.65	2	0.76	2.80	3	0.73	2.77	3	0.93	3.01	6	1.06	3.08	5															
+ Non-interest income	2.95	1.09	93	3.19	1.21	91	3.12	1.21	91	3.85	1.32	94	3.72	1.31	94															
- Overhead expense	2.53	2.21	76	2.69	2.59	65	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79															
- Provision for credit losses	-0.06	-0.12	59	0.09	0.66	6	0.08	0.51	6	0	0.15	7	0	0.14	8															
+ Securities gains (losses)	0	0.01	54	0.01	0.03	54	0.01	0.02	53	-0.01	0.01	15	-0.01	0	14															
+ Other tax equivalent adjustments	0	0	9	0	0	45	0	0	48	0	0	86	0	0	6															
= Pretax net operating income (tax equivalent)	1.06	1.76	7	1.18	0.91	66	1.09	1.04	50	1.62	1.56	54	1.51	1.57	41															
Net operating income	0.86	1.34	10	0.95	0.70	70	0.88	0.81	54	1.29	1.19	57	1.24	1.24	44															
Net income	0.86	1.34	9	0.95	0.71	69	0.88	0.82	53	1.29	1.19	57	1.24	1.24	44															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	0.72	3.12	1	1.27	3.64	1	1.15	3.55	1	2.58	4.41	4	2.21	4.24	4															
Interest expense	0.06	0.26	7	0.39	0.58	28	0.32	0.52	21	1.49	1.08	77	0.96	0.86	65															
Net interest income (tax equivalent)	0.66	2.85	2	0.88	3.05	4	0.84	3.01	3	1.09	3.33	5	1.24	3.38	5															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	-0.01	0.12	11	-0.01	0.28	2	-0.01	0.27	2	0.02	0.21	13	0	0.22	8															
Earnings coverage of net loan and lease losses (X)	-690.60	26.30	2	-958.50	20.97	0	-953.80	22.91	0	464.58	24.40	96	-2,588.50	21.75	0															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.36	1.32	3	0.59	1.58	7	0.64	1.58	6	0.22	0.83	3	0.26	0.90	3															
Allowance for loan and lease losses / Total loans and leases	0.36	1.30	4	0.59	1.55	7	0.64	1.55	6	0.22	0.81	3	0.26	0.89	3															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.17	0.58	9	0.15	0.71	5	0.16	0.71	6	0.16	0.57	10	0.14	0.61	8															
30-89 days past due loans and leases / Total loans and leases	0.19	0.29	41	0.07	0.37	11	0.19	0.39	26	0.16	0.43	16	0.09	0.44	10															
Liquidity and Funding																														
Net noncore funding dependence	-22.59	-3.31	7	-14.67	6.19	5	-23.70	3.20	3	20.34	14.45	73	18.41	16.62	62															
Net short-term noncore funding dependence	-98.77	-9.17	1	-94.89	-2.71	2	-112.58	-4.76	3	-73.13	3.38	3	-75.70	4.66	4															
Net loans and leases / Total assets	13.60	58.81	1	12.85	63	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4															
Capitalization																														
Tier 1 leverage ratio	5.68	9.07	1	6.48	9.05	1	6.29	9.13	1	6.57	9.76	2	6.60	9.71	1															
Holding company equity capital / Total assets	9.27	10.79	24	10.48	11.12	40	9.75	11.16	31	10.87	12.43	32	11.19	12.22	38															
Total equity capital (including minority interest) / Total assets	9.36	10.91	25	10.59	11.24	38	9.82	11.29	28	10.94	12.57	30	11.26	12.27	39															
Common equity tier 1 capital / Total risk-weighted assets	11.73	12.64	38	13.51	12.26	80	13.35	12.38	71	12.47	12.17	62	11.74	12.12	51															
Net loans and leases / Equity capital (X)	1.47	5.47	1	1.23	5.73	3	1.22	5.58	3	1.31	5.21	4	1.38	5.29	3															
Cash dividends / Net income	34.94	27.22	66	34.36	49.74	36	36.25	42.30	42	29.02	33.12	41	28.62	27.31	47															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36															
Growth Rates																														
Assets	9.84	9.51	55	14.77	16.67	55	23.10	16.68	70	5.10	9.26	46	-2.35	7	6															
Equity capital	-2.93	7.52	1	9.23	6.54	70	10.41	6.99	72	2.08	10.49	18	-1.49	7.89	16															
Net loans and leases	16.27	-0.66	90	1.38	12.75	17	2.66	9.07	27	-2.89	9.10	4	-8.06	7.89	2															
Noncore funding	-4.80	-21.64	74	-13.48	-6.57	44	-7.48	-12.18	57	5.02	6.59	52	-5.57	10.67	22															
Parent Company Ratios																														
Short-term debt / Equity capital	5.16	0.55	90	11.24	0.92	94	9.28	0.77	93	9.52	1.02	92	10.46	1.14	92															
Long-term debt / Equity capital	51.29	10.65	93	45.95	13.73	87	46.52	13.56	89	52.75	13.04	90	57.89	13.37	89															
Equity investment in subsidiaries / Equity capital	119.61	103.15	94	117.26	103.27	93	116.14	102.81	93	118.99	103.22	94	119.81	103.10	94															
Cash from ops + noncash items + op expense / Op expense + dividends	191.24	155.61	71	139.90	142.45	59	157.16	147.24	65	243.22	190.27	75	269.78	174.91	82															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	683,000	884,000	1,110,000	1,807,000	1,828,000	-22.74	-13.10
Income from lease financing receivables.....	22,000	19,000	28,000	-28,000	32,000	15.79	-50.00
Fully taxable income on loans and leases.....	705,000	903,000	1,138,000	1,779,000	1,860,000	-21.93	-15.06
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	705,000	903,000	1,138,000	1,779,000	1,860,000	-21.93	-15.06
Investment interest income (tax equivalent).....	1,318,000	1,674,000	2,155,000	2,750,000	2,594,000	-21.27	-5.79
Interest on balances due from depository institutions.....	-27,000	178,000	181,000	702,000	741,000		
Interest income on other earning assets.....	135,000	587,000	649,000	2,339,000	1,272,000	-77.00	-38.64
Total interest income (tax equivalent).....	2,131,000	3,342,000	4,123,000	7,570,000	6,467,000	-36.24	-20.87
Interest on time deposits of \$250K or more	6,000	94,000	98,000	462,000	293,000	-93.62	
Interest on time deposits < \$250K.....	0	14,000	15,000	155,000	76,000	-100.00	
Interest on foreign office deposits	-110,000	15,000	-12,000	642,000	340,000		
Interest on other deposits	-27,000	70,000	60,000	338,000	168,000		
Interest on other borrowings and trading liabilities.....	277,000	812,000	931,000	2,725,000	1,891,000	-65.89	0.00
Interest on subordinated debt and mandatory convertible securities	29,000	31,000	40,000	38,000	53,000	-6.45	-30.95
Total interest expense.....	175,000	1,036,000	1,132,000	4,360,000	2,821,000	-83.11	-48.53
Net interest income (tax equivalent).....	1,956,000	2,306,000	2,991,000	3,210,000	3,646,000	-15.18	-16.87
Non-interest income.....	9,965,000	9,639,000	12,795,000	13,284,000	12,810,000	3.38	9.99
Adjusted operating income (tax equivalent)	11,921,000	11,945,000	15,786,000	16,494,000	16,456,000	-0.20	4.45
Overhead expense.....	8,547,000	8,121,000	11,033,000	10,888,000	11,211,000	5.25	8.30
Provision for credit losses.....	-214,000	280,000	309,000	-12,000	-15,000		
Securities gains (losses)	4,000	27,000	33,000	-18,000	-48,000	-85.19	-93.85
Other tax equivalent adjustments	-1,000	0	0	1,000	-2,000		
Pretax net operating income (tax equivalent).....	3,591,000	3,571,000	4,477,000	5,601,000	5,210,000	0.56	-0.58
Applicable income taxes	681,000	694,000	842,000	1,120,000	938,000	-1.87	-24.08
Tax equivalent adjustments	8,000	6,000	9,000	14,000	18,000	33.33	-79.49
Applicable income taxes (tax equivalent).....	689,000	700,000	851,000	1,134,000	956,000	-1.57	-26.39
Minority interest	6,000	4,000	9,000	26,000	-12,000	50.00	
Net income before discontinued operations, net of minority interest	2,896,000	2,867,000	3,617,000	4,441,000	4,266,000	1.01	8.18
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,896,000	2,867,000	3,617,000	4,441,000	4,266,000	1.01	8.18
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,902,000	2,871,000	3,626,000	4,467,000	4,254,000	1.08	8.45
Investment securities income (tax equivalent).....	1,318,000	1,674,000	2,155,000	2,750,000	2,594,000	-21.27	-5.79
US Treasury and agency securities (excluding mortgage-backed securities)	399,000	374,000	496,000	516,000	648,000	6.68	25.47
Mortgage-backed securities	639,000	964,000	1,230,000	1,706,000	1,393,000	-33.71	-10.00
All other securities	280,000	336,000	429,000	528,000	553,000	-16.67	-24.53
Cash dividends declared.....	1,012,000	985,000	1,311,000	1,289,000	1,221,000	2.74	55.93
Common	846,000	839,000	1,117,000	1,120,000	1,052,000	0.83	47.13
Preferred.....	166,000	146,000	194,000	169,000	169,000	13.70	124.32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.63	2.90	1	1.11	3.35	1	1	3.27	1	2.19	4	4	1.88	3.87	1
Less: Interest expense	0.05	0.24	6	0.34	0.54	25	0.28	0.48	21	1.26	0.98	75	0.82	0.79	63
Equals: Net interest income (tax equivalent)	0.58	2.65	2	0.76	2.80	3	0.73	2.77	3	0.93	3.01	6	1.06	3.08	5
Plus: Non-interest income	2.95	1.09	93	3.19	1.21	91	3.12	1.21	91	3.85	1.32	94	3.72	1.31	94
Equals: adjusted operating income (tax equivalent)	3.52	3.80	36	3.96	4.06	50	3.85	4.04	44	4.78	4.41	75	4.78	4.46	70
Less: Overhead expense	2.53	2.21	76	2.69	2.59	65	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
Less: Provision for credit losses	-0.06	-0.12	59	0.09	0.66	6	0.08	0.51	6	0	0.15	7	0	0.14	8
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	53	0.01	0.03	54	0.01	0.02	53	-0.01	0.01	15	-0.01	0	14
Plus: other tax equivalent adjustments	0	0	9	0	0	45	0	0	48	0	0	86	0	0	6
Equals: Pretax net operating income (tax equivalent)	1.06	1.76	7	1.18	0.91	66	1.09	1.04	50	1.62	1.56	54	1.51	1.57	41
Less: Applicable income taxes (tax equivalent)	0.20	0.41	9	0.23	0.21	52	0.21	0.23	43	0.33	0.36	38	0.28	0.33	31
Less: Minority interest	0	0	87	0	0	85	0	0	87	0.01	0	86	0	0	1
Equals: Net operating income	0.86	1.34	10	0.95	0.70	70	0.88	0.81	54	1.29	1.19	57	1.24	1.24	44
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.86	1.34	9	0.95	0.71	69	0.88	0.82	53	1.29	1.19	57	1.24	1.24	44
Memo: Net income (last four quarters)	0.82	1.30	9	1.10	0.81	74	0.88	0.82	53	1.29	1.19	56	1.24	1.24	44
Net income—BHC and noncontrolling (minority) interest	0.86	1.35	8	0.95	0.72	70	0.88	0.83	54	1.29	1.20	59	1.24	1.25	44
Margin Analysis															
Average earning assets / Average assets	88.02	93.09	3	87	92.11	6	87.27	92.32	6	85.04	91.05	5	85.03	91.48	1
Average interest-bearing funds / Average assets	65.36	61.98	68	68.39	64.67	72	68.49	64.06	72	69.87	65.57	73	63.98	65.56	41
Interest income (tax equivalent) / Average earning assets	0.72	3.12	1	1.27	3.64	1	1.15	3.55	1	2.58	4.41	4	2.21	4.24	4
Interest expense / Average earning assets	0.06	0.26	7	0.39	0.58	28	0.32	0.52	21	1.49	1.08	77	0.96	0.86	65
Net interest income (tax equivalent) / Average earning assets	0.66	2.85	2	0.88	3.05	4	0.84	3.01	3	1.09	3.33	5	1.24	3.38	5
Yield or Cost															
Total loans and leases (tax equivalent)	1.58	4.07	1	2.18	4.35	0	2.07	4.27	0	3.49	5.09	1	3.34	4.95	1
Interest-bearing bank balances	-0.02	0.13	0	0.18	0.36	13	0.13	0.27	9	0.80	2.04	9	0.79	1.64	5
Federal funds sold and reverse repos	0.41	0.25	77	2.13	0.75	90	1.77	0.68	89	5.87	2.44	93	4	2.17	92
Trading assets	0.33	0.45	65	0.77	0.65	67	0.71	0.60	67	1.83	0.99	68	1.83	1.11	64
Total earning assets	0.71	3.09	1	1.27	3.61	1	1.15	3.51	2	2.58	4.36	4	2.20	4.20	4
Investment securities (tax equivalent)	1.13	1.77	7	1.57	2.36	3	1.48	2.25	4	2.28	2.76	9	2.16	2.68	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.36	1.23	62	1.61	1.85	41	1.58	1.75	40	2.32	2.32	58	2.36	2.05	74
Mortgage-backed securities	1.19	1.55	18	1.73	2.17	15	1.64	2.05	18	2.56	2.61	45	2.16	2.50	12
All other securities	0.85	2.85	5	1.11	3.28	3	1.04	3.24	1	1.71	4.06	2	2.01	4.20	3
Interest-bearing deposits	-0.07	0.22	1	0.12	0.60	3	0.08	0.53	2	0.93	1.10	38	0.57	0.81	29
Time deposits of \$250K or more	1.46	0.70	96	0.40	1.53	3	0.39	1.42	3	1.32	1.96	9	0.94	1.44	14
Time deposits < \$250K	0	0.67	1	0.83	1.47	7	0.82	1.36	8	2.29	1.82	79	1.34	1.29	51
Other domestic deposits	-0.03	0.16	0	0.12	0.41	4	0.07	0.36	1	0.77	0.93	40	0.64	0.67	54
Foreign deposits	-0.13	0.12	7	0.02	0.48	17	-0.01	0.42	10	0.69	1.19	30	0.36	0.97	15
Federal funds purchased and repos	-0.06	0.18	1	2.51	0.71	93	1.90	0.62	90	11.53	1.86	96	4.87	1.51	94
Other borrowed funds and trading liabilities	0.95	1.29	38	1.48	1.54	48	1.41	1.50	48	2.28	2.38	42	2.10	2.28	44
All interest-bearing funds	0.08	0.38	5	0.50	0.82	18	0.40	0.74	14	1.81	1.49	75	1.28	1.19	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	9,965,000	9,639,000	12,795,000	13,284,000	12,810,000
Fiduciary activities income	7,709,000	7,302,000	9,735,000	9,627,000	9,831,000
Service charges on deposit accounts - domestic	375,000	349,000	469,000	422,000	418,000
Trading revenue.....	612,000	622,000	789,000	654,000	732,000
Investment banking fees and commissions.....	852,000	961,000	1,264,000	1,282,000	1,352,000
Insurance activities revenue.....	1,000	1,000	2,000	1,000	1,000
Venture capital revenue.....	27,000	2,000	6,000	12,000	15,000
Net servicing fees	0	0	1,000	1,000	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	11,000	0	0	0	2,000
Other non-interest income.....	378,000	402,000	529,000	1,285,000	459,000
Total overhead expenses	8,547,000	8,121,000	11,033,000	10,888,000	11,211,000
Personnel expense.....	4,704,000	4,412,000	5,966,000	6,063,000	6,145,000
Net occupancy expense.....	689,000	715,000	997,000	895,000	920,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	62,000	78,000	104,000	117,000	180,000
Other operating expenses.....	3,092,000	2,916,000	3,966,000	3,813,000	3,966,000
Fee income on mutual funds and annuities.....	565,000	683,000	902,000	909,000	967,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	397,273,000	352,107,000	378,245,000	307,134,000	354,286,000
Number of equivalent employees	48,900	48,600	48,500	48,400	51,300
Average personnel expense per employee.....	96.20	90.78	123.01	125.27	119.79
Average assets per employee.....	9,222.90	8,278.24	8,459.61	7,129.85	6,713.57

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	5.67	2.14	84	7.09	2.09	93	7.05	2.02	93	6.84	2.72	84	7.55	3.08
Overhead expenses / Net Interest Income + non-interest income	71.75	58.85	91	68.02	62.06	76	69.93	62.28	81	66.06	61.29	73	68.21	60.88
Percent of Average Assets														
Total overhead expense	2.53	2.21	76	2.69	2.59	65	2.69	2.57	66	3.16	2.69	74	3.26	2.71
Personnel expense.....	1.39	1.23	67	1.46	1.30	66	1.45	1.30	68	1.76	1.41	81	1.78	1.44
Net occupancy expense.....	0.20	0.24	31	0.24	0.26	35	0.24	0.26	41	0.26	0.28	41	0.27	0.28
Other operating expenses.....	0.93	0.72	83	0.99	0.95	70	0.99	0.94	70	1.14	0.97	74	1.20	0.97
Overhead less non-interest income	-0.42	1.08	4	-0.50	1.27	5	-0.43	1.25	5	-0.69	1.32	1	-0.46	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	71.70	58.34	91	67.99	61.60	77	69.89	61.82	82	66.01	60.64	74	68.13	60.37
Personnel expense.....	39.46	32.89	85	36.94	32.31	79	37.79	32.36	82	36.76	32.39	76	37.34	32.51
Net occupancy expense.....	5.78	6.26	39	5.99	6.55	38	6.32	6.58	44	5.43	6.52	28	5.59	6.48
Other operating expenses.....	26.46	18.68	91	25.06	22.16	77	25.78	22.28	77	23.83	21.20	75	25.19	20.90
Total non-interest income	83.59	28.20	97	80.69	28.52	95	81.05	28.83	95	80.54	29.23	93	77.84	28.50
Fiduciary activities income	64.67	2.27	98	61.13	2.06	98	61.67	2.09	98	58.37	1.97	98	59.74	2.14
Service charges on domestic deposit accounts	3.15	3.25	46	2.92	3.23	41	2.97	3.27	43	2.56	3.88	32	2.54	4.15
Trading revenue.....	5.13	0.68	93	5.21	1.37	86	5	1.28	86	3.97	1.18	86	4.45	0.85
Investment banking fees and commissions.....	7.15	2.46	85	8.05	2.59	87	8.01	2.46	87	7.77	3.54	81	8.22	3.42
Insurance activities revenue.....	0.01	0.38	33	0.01	0.41	31	0.01	0.41	33	0.01	0.47	28	0.01	0.47
Venture capital revenue.....	0.23	0.03	90	0.02	0	91	0.04	0.01	89	0.07	0.02	89	0.09	0.02
Net servicing fees	0	0.56	14	0	-0.04	42	0.01	0.01	54	0.01	0.28	32	0	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.09	3.64	9	0	3.74	10	0	3.92	12	0	1.86	12	0.01	1.61
Other non-interest income.....	3.17	9.39	9	3.37	9.49	10	3.35	9.65	9	7.79	10.04	45	2.79	9.86
Overhead less non-interest income	-11.89	29.67	3	-12.71	31.97	3	-11.16	31.93	3	-14.53	31.06	1	-9.72	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.96	21.49	21	19.43	18.64	49	18.81	18.63	45	20	20.56	45	18	19.04
Applicable income tax + TE / Pretax net operating income + TE	19.19	23.11	11	19.60	22.16	25	19.01	21.18	26	20.25	23.23	23	18.35	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	12,768,000	13,084,000	12,939,000	13,480,000	12,878,000	12,878,000	-2.42	6.21
Commercial and industrial loans	1,987,000	2,230,000	1,839,000	1,911,000	2,494,000	2,494,000	-10.90	-49.67
Loans to individuals	4,946,000	3,430,000	3,783,000	3,143,000	3,067,000	3,067,000	44.20	67.72
Loans to depository institutions and acceptances of other banks	5,206,000	6,239,000	6,936,000	7,565,000	6,361,000	6,361,000	-16.56	-32.20
Agricultural loans	3,000	3,000	3,000	3,000	25,000	25,000	0.00	0.00
Other loans and leases	39,331,000	30,396,000	30,856,000	28,569,000	31,496,000	31,496,000	29.40	0.35
Less: Unearned income	11,000	15,000	15,000	15,000	16,000	16,000	-26.67	-26.67
Loans and leases, net of unearned income	64,230,000	55,367,000	56,341,000	54,656,000	56,305,000	56,305,000	16.01	-2.35
Less: Allowance for loan and lease losses	233,000	325,000	358,000	122,000	146,000	146,000	-28.31	57.43
Net loans and leases	63,997,000	55,042,000	55,983,000	54,534,000	56,159,000	56,159,000	16.27	-2.49
Debt securities that reprice or mature in over 1 year	120,464,000	107,619,000	112,116,000	81,503,000	72,874,000	72,874,000	11.94	47.18
Mutual funds and equity securities	1,851,000	946,000	1,082,000	1,658,000	928,000	928,000	95.67	98.18
Subtotal	186,312,000	163,607,000	169,181,000	137,695,000	129,961,000	129,961,000	13.88	25.54
Interest-bearing bank balances	146,401,000	125,003,000	158,676,000	109,534,000	81,615,000	81,615,000	17.12	55.43
Federal funds sold and reverse repos	28,497,000	29,647,000	30,907,000	30,182,000	46,795,000	46,795,000	-3.88	-18.23
Debt securities that reprice or mature within 1 year	36,810,000	47,522,000	44,127,000	41,530,000	46,917,000	46,917,000	-22.54	1.64
Trading assets	16,490,000	12,707,000	14,672,000	12,142,000	6,400,000	6,400,000	29.77	165.41
Total earning assets	414,510,000	378,486,000	417,563,000	331,083,000	311,688,000	311,688,000	9.52	29.58
Non-interest-bearing cash and due from depository institutions	6,757,000	4,110,000	6,253,000	4,839,000	5,870,000	5,870,000	64.40	33.78
Premises, fixed assets, and leases	3,422,000	3,617,000	3,602,000	3,625,000	1,832,000	1,832,000	-5.39	155.75
Other real estate owned	1,000	1,000	1,000	3,000	2,000	2,000	0.00	-87.50
Investment in unconsolidated subsidiaries	2,242,000	2,046,000	2,251,000	2,089,000	2,188,000	2,188,000	9.58	168.82
Intangible and other assets	43,601,000	40,138,000	39,963,000	39,869,000	41,432,000	41,432,000	8.63	-7.23
Total assets	470,533,000	428,398,000	469,633,000	381,508,000	363,012,000	363,012,000	9.84	25.77
Quarterly average assets	444,749,000	411,279,000	434,197,000	352,983,000	339,478,000	339,478,000	8.14	27.34
Average loans and leases (YTD)	59,399,333	55,230,333	55,070,500	51,001,750	55,632,250	55,632,250	7.55	-2.33
Memoranda								
Loans held-for-sale	0	0	0	0	0	0		-100.00
Loans not held-for-sale	64,230,000	55,367,000	56,341,000	54,656,000	56,305,000	56,305,000	16.01	-2.31
Real estate loans secured by 1–4 family	8,232,000	8,507,000	8,356,000	9,140,000	9,407,000	9,407,000	-3.23	-6.38
Commercial real estate loans	4,536,000	4,577,000	4,583,000	4,340,000	3,471,000	3,471,000	-0.90	40.52
Construction and land development	1,088,000	1,068,000	1,113,000	1,101,000	841,000	841,000	1.87	92.23
Multifamily	1,244,000	1,234,000	1,248,000	1,016,000	860,000	860,000	0.81	50.97
Nonfarm nonresidential	2,204,000	2,275,000	2,222,000	2,223,000	1,770,000	1,770,000	-3.12	19.91
Real estate loans secured by farmland	0	0	0	0	0	0		
Total investment securities	159,125,000	156,087,000	157,325,000	124,691,000	120,719,000	120,719,000	1.95	33.72
U.S. Treasury securities	36,490,000	28,021,000	27,833,000	19,249,000	24,803,000	24,803,000	30.22	41.57
US agency securities (excluding mortgage-backed securities)	5,522,000	5,744,000	6,669,000	2,973,000	3,155,000	3,155,000	-3.86	201.75
Municipal securities	2,658,000	1,706,000	2,323,000	1,060,000	2,264,000	2,264,000	55.80	-25.69
Mortgage-backed securities	71,055,000	78,523,000	77,989,000	68,634,000	64,589,000	64,589,000	-9.51	20.42
Asset-backed securities	7,516,000	7,587,000	7,868,000	6,206,000	5,137,000	5,137,000	-0.94	58.63
Other debt securities	34,033,000	33,560,000	33,561,000	24,911,000	19,843,000	19,843,000	1.41	47.09
Mutual funds and equity securities	1,851,000	946,000	1,082,000	1,658,000	928,000	928,000	95.67	98.18
Available-for-sale securities	101,007,000	109,045,000	108,298,000	88,550,000	85,809,000	85,809,000	-7.37	29.05
U.S. Treasury securities	25,962,000	24,733,000	24,895,000	15,431,000	20,076,000	20,076,000	4.97	77.70
US agency securities (excluding mortgage-backed securities)	2,643,000	3,478,000	3,853,000	1,949,000	1,658,000	1,658,000	-24.01	778.07
Municipal securities	2,644,000	1,690,000	2,308,000	1,044,000	2,247,000	2,247,000	56.45	-25.69
Mortgage-backed securities	29,232,000	39,327,000	36,917,000	39,871,000	37,787,000	37,787,000	-25.67	-11.77
Asset-backed securities	7,516,000	7,587,000	7,868,000	6,206,000	5,137,000	5,137,000	-0.94	58.63
Other debt securities	33,010,000	32,230,000	32,457,000	24,049,000	18,904,000	18,904,000	2.42	57.20
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	441,000	1,362,000	1,278,000	321,000	-680,000	-680,000	-67.62	-33.18
Available-for-sale securities appreciation (depreciation)	1,262,000	3,570,000	3,313,000	1,148,000	-310,000	-310,000	-64.65	-32.33
Structured notes, fair value	0	0	0	0	0	0		
Pledged securities	123,126,000	123,237,000	123,323,000	97,896,000	99,845,000	99,845,000	-0.09	37.05

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	80,701,000	62,567,000	67,807,000	44,779,000	53,829,000	28.98	-7.76
NOW, ATS and transaction accounts	113,880,000	98,704,000	120,060,000	43,258,000	27,025,000	15.38	2403.96
Time deposits less brokered deposits < \$250K	-1,319,000	-13,337,000	-16,745,000	-3,985,000	-3,696,000		
MMDA and other savings accounts	27,265,000	22,028,000	22,401,000	18,529,000	18,924,000	23.77	51.83
Other non-interest-bearing deposits					0		
Core deposits	220,527,000	169,962,000	193,523,000	102,581,000	96,082,000	29.75	101.98
Time deposits of \$250K or more	294,000	634,000	843,000	43,661,000	31,520,000	-53.63	
Foreign deposits	120,991,000	112,252,000	130,369,000	105,148,000	99,184,000	7.79	13.16
Federal funds purchased and repos	11,973,000	15,907,000	11,305,000	11,401,000	14,243,000	-24.73	48.70
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	671,000	0	3,959,000	1,939,000	-100.00	
Other borrowings w/remaining maturity of 1 year or less	13,510,000	15,495,000	13,828,000	12,928,000	16,525,000	-12.81	13.12
Other borrowings w/remaining maturity over 1 year	21,498,000	19,673,000	20,369,000	24,018,000	23,662,000	9.28	-4.94
Brokered deposits < \$250K	1,350,000	13,543,000	16,898,000	8,139,000	12,183,000	-90.03	
Noncore funding	169,616,000	178,175,000	193,612,000	209,254,000	199,256,000	-4.80	-12.95
Trading liabilities	5,152,000	6,084,000	6,031,000	4,841,000	3,479,000	-15.32	24.03
Subordinated notes and debentures + trust preferred securities	1,308,000	1,398,000	1,376,000	1,266,000	1,250,000	-6.44	72.56
Other liabilities	29,878,000	27,432,000	28,971,000	21,838,000	22,077,000	8.92	20.48
Total liabilities	426,481,000	383,051,000	423,513,000	339,780,000	322,144,000	11.34	27.79
Equity Capital							
Perpetual preferred stock (including surplus)	4,541,000	4,532,000	4,541,000	3,542,000	3,542,000	0.20	28.20
Common stock	14,000	14,000	14,000	14,000	14,000	0.00	7.69
Common surplus	28,075,000	27,741,000	27,823,000	27,515,000	27,118,000	1.20	9.51
Retained earnings	36,125,000	33,821,000	34,241,000	31,894,000	28,652,000	6.81	64.19
Accumulated other comprehensive income	-2,003,000	-1,359,000	-985,000	-2,638,000	-3,171,000		
Other equity capital components	-23,151,000	-19,832,000	-19,833,000	-18,844,000	-15,517,000		
Total holding company equity capital	43,601,000	44,917,000	45,801,000	41,483,000	40,638,000	-2.93	9.84
Noncontrolling (minority) interest in subsidiaries	451,000	430,000	319,000	245,000	230,000	4.88	-33.58
Total equity capital, including minority interest	44,052,000	45,347,000	46,120,000	41,728,000	40,868,000	-2.86	9.11
Total liabilities and capital	470,533,000	428,398,000	469,633,000	381,508,000	363,012,000	9.84	25.77
Memoranda							
Non-interest-bearing deposits	100,521,000	79,549,000	83,942,000	57,693,000	70,972,000	26.36	-4.88
Interest-bearing deposits	242,641,000	216,842,000	257,691,000	201,836,000	167,997,000	11.90	55.79
Total deposits	343,162,000	296,391,000	341,633,000	259,529,000	238,969,000	15.78	31.27
Long-term debt that reprices within 1 year	1,150,000	750,000	750,000	2,300,000	850,000	53.33	-43.90
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	45,801,000	41,483,000	41,483,000	40,638,000	41,251,000		
Accounting restatements	0	45,000	41,000	0	-30,000		
Net income	2,896,000	2,867,000	3,617,000	4,441,000	4,266,000		
Net sale of new perpetual preferred stock	0	990,000	999,000	0	0		
Net sale of new common stock	276,000	231,000	296,000	391,000	441,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	3,318,000	988,000	989,000	3,327,000	3,269,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,012,000	985,000	1,311,000	1,289,000	1,221,000		
Change in other comprehensive income	-1,018,000	1,279,000	1,654,000	623,000	-812,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-24,000	-5,000	11,000	6,000	12,000		
Holding company equity capital, ending balance	43,601,000	44,917,000	45,801,000	41,483,000	40,638,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	2.71	36.06	4	3.05	36.66	6	2.76	36.22	6	3.53	37.78	7	3.55	37.19	7
Commercial and industrial loans	0.42	11.11	2	0.52	14.40	4	0.39	13.52	3	0.50	12.02	4	0.69	12.85	5
Loans to individuals	1.05	3.60	43	0.80	3.57	35	0.81	3.40	35	0.82	4.20	31	0.84	4.31	31
Loans to depository institutions and acceptances of other banks	1.11	0.02	98	1.46	0.03	98	1.48	0.03	98	1.98	0.04	97	1.75	0.05	97
Agricultural loans.....	0	0.21	26	0	0.20	25	0	0.19	25	0	0.24	26	0.01	0.30	36
Other loans and leases.....	8.36	4.26	79	7.10	4.66	70	6.57	4.63	68	7.49	5.01	71	8.68	5	80
Net loans and leases.....	13.60	58.81	1	12.85	63	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Debt securities over 1 year.....	25.60	18.32	73	25.12	14.80	89	23.87	15.55	83	21.36	14.60	87	20.07	14.63	76
Mutual funds and equity securities	0.39	0.05	96	0.22	0.06	87	0.23	0.05	89	0.43	0.06	97	0.26	0.06	92
Subtotal	39.60	78.17	3	38.19	79.07	4	36.02	78.16	5	36.09	79.65	6	35.80	79.97	5
Interest-bearing bank balances	31.11	9.37	96	29.18	6.40	97	33.79	7.51	97	28.71	3.06	98	22.48	3.04	97
Federal funds sold and reverse repos	6.06	0.53	92	6.92	0.80	90	6.58	0.82	89	7.91	1.57	87	12.89	1.66	89
Debt securities 1 year or less	7.82	1.51	96	11.09	1.85	96	9.40	1.68	96	10.89	1.91	96	12.92	1.96	95
Trading assets	3.50	0.58	91	2.97	1.04	87	3.12	1.01	89	3.18	1.19	84	1.76	1.33	80
Total earning assets.....	88.09	91.57	11	88.35	90.87	18	88.91	91.05	21	86.78	89.53	19	85.86	89.74	11
Non-interest cash and due from depository institutions.....	1.44	0.99	85	0.96	1.03	44	1.33	1.07	72	1.27	1.14	61	1.62	1.21	77
Other real estate owned.....	0	0.01	16	0	0.03	8	0	0.02	10	0	0.03	13	0	0.04	10
All other assets.....	10.47	7.39	85	10.69	8.03	82	9.76	7.82	76	11.95	9.27	80	12.52	8.98	85
Memoranda															
Short-term investments	44.99	12.31	98	47.19	10.21	97	49.76	11.17	97	47.51	7.63	97	48.30	7.80	97
U.S. Treasury securities.....	7.76	1.18	93	6.54	0.91	92	5.93	0.84	92	5.05	1.03	91	6.83	1.04	95
US agency securities (excluding mortgage-backed securities)	1.17	0.75	74	1.34	0.59	82	1.42	0.63	79	0.78	0.54	68	0.87	0.69	69
Municipal securities	0.56	1.70	44	0.40	1.60	32	0.49	1.69	38	0.28	1.34	34	0.62	1.62	38
Mortgage-backed securities	15.10	13.46	61	18.33	11.20	84	16.61	11.75	74	17.99	11.44	82	17.79	11.13	86
Asset-backed securities	1.60	0.47	84	1.77	0.31	90	1.68	0.32	90	1.63	0.28	91	1.42	0.33	87
Other debt securities	7.23	0.51	97	7.83	0.40	97	7.15	0.42	97	6.53	0.39	96	5.47	0.41	95
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	13.65	58.34	2	12.92	63.22	3	12	61.72	3	14.33	63.50	4	15.51	63.93	4
Real estate loans secured by 1–4 family	1.75	11.57	8	1.99	12.28	11	1.78	11.91	11	2.40	13.29	12	2.59	13.46	11
Revolving	0.01	1.44	7	0.01	1.72	10	0.01	1.66	10	0.01	2.07	9	0.01	2.27	10
Closed-end, secured by first liens	1.73	9.73	10	1.96	10.10	12	1.75	9.81	12	2.35	10.69	14	2.54	10.57	13
Closed-end, secured by junior liens	0.02	0.19	19	0.02	0.24	18	0.02	0.22	19	0.03	0.28	21	0.03	0.31	19
Commercial real estate loans	0.96	22.35	5	1.07	22.30	8	0.98	22.22	7	1.14	22.23	9	0.96	21.58	10
Construction and land development	0.23	3.40	7	0.25	3.47	11	0.24	3.40	10	0.29	3.44	13	0.23	3.51	11
Multifamily.....	0.26	3.32	8	0.29	3.10	10	0.27	3.12	10	0.27	3.01	11	0.24	2.72	12
Nonfarm nonresidential	0.47	14.65	4	0.53	14.72	7	0.47	14.72	6	0.58	14.69	7	0.49	14.44	8
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	19.88	60.51	6	23.63	56.15	9	22.97	57.15	9	24.66	57.46	11	22.87	56.49	10
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.82	20	27	15.36	19.51	35	14.83	19.43	33	16.72	20.75	32	16.71	21.10	30
Real estate loans secured by 1–4 family.....	0.04	2.47	10	0.06	2.66	12	0.07	2.64	12	0.10	3.15	14	0.10	3.50	12
Revolving	12.78	17.35	33	15.30	16.64	44	14.76	16.59	42	16.62	17.39	48	16.61	17.39	46
Closed-end.....	7.06	37.13	7	8.27	33.63	10	8.13	34.63	10	7.94	33.52	11	6.16	32.14	10
Commercial real estate loans	1.69	5.69	18	1.93	5.18	26	1.98	5.26	23	2.01	5.09	27	1.49	5.20	21
Construction and land development.....	0.16	1.19	25	0.24	0.94	31	0.21	0.93	31	0.27	0.94	34	0.26	1.02	33
1–4 family.....	1.53	4.46	21	1.69	4.09	25	1.76	4.19	24	1.74	4.02	27	1.23	4.05	21
Other.....	1.94	5.41	22	2.23	4.78	31	2.22	4.96	28	1.86	4.69	28	1.53	4.10	28
Multifamily.....	3.43	24.45	6	4.11	22.19	9	3.94	22.93	7	4.07	22.15	9	3.14	21.40	9
Nonfarm nonresidential	0.02	8.31	5	0.03	7.46	7	0.03	7.68	6	0.03	7.72	10	0.01	8.03	9
Owner-occupied.....	3.41	15.83	8	4.08	14.52	11	3.92	14.95	10	4.03	14.34	11	3.13	13.38	11
Other.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	8.11	0.03	99	11.27	0.06	98	12.31	0.06	98	13.84	0.11	98	11.30	0.12	98
Loans to depository institutions and acceptances of other banks.....	3.09	19.45	3	4.03	22.98	6	3.26	22.17	4	3.50	19.53	6	4.43	20.32	8
Commercial and industrial loans	7.70	6.58	68	6.20	6.23	61	6.71	6.13	65	5.75	7.13	59	5.45	7.36	55
Loans to individuals	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans	0	0.38	28	0.01	0.31	27	0.01	0.32	27	0.01	0.37	30	0.04	0.46	44
Agricultural loans.....	0	8.42	97	54.90	9.11	96	54.77	9.09	94	52.27	9.85	94	55.94	9.66	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	52.06	383.43	3	50.45	387.92	6	48.52	381.27	6	60.95	391.26	8	60.77	379.80	8
Real estate loans secured by 1–4 family.....	33.57	124.74	12	32.80	130.23	12	31.33	125.03	12	41.32	138.18	13	44.39	137.84	14
Revolving	0.11	15.53	6	0.13	18.32	10	0.14	17.42	10	0.24	21.26	11	0.25	23.33	11
Closed-end.....	33.46	107.54	15	32.67	110.40	16	31.19	106.14	17	41.08	115.20	18	44.14	112.79	21
Commercial real estate loans	18.50	238.58	6	17.65	237.16	9	17.19	234.65	8	19.62	229.44	9	16.38	219.72	10
Construction and land development.....	4.44	36.07	9	4.12	36.48	13	4.17	35.62	12	4.98	34.95	16	3.97	35.36	13
1–4 family.....	0.42	7.44	18	0.51	6.64	21	0.45	6.34	19	0.68	6.61	25	0.69	7.04	26
Other.....	4.02	28.34	10	3.61	28.60	12	3.73	28.16	13	4.30	27.32	15	3.28	27.26	12
Multifamily.....	5.07	35.29	10	4.76	32.93	12	4.68	32.74	11	4.59	31.04	12	4.06	27.85	13
Nonfarm nonresidential	8.99	156.30	4	8.77	156.60	7	8.33	155.06	7	10.05	152.10	9	8.35	147.22	10
Owner-occupied.....	0.07	52.63	4	0.06	52.43	6	0.06	52.37	6	0.09	53.07	8	0.04	54.89	7
Other.....	8.92	100.99	5	8.71	101.87	8	8.27	100.54	7	9.96	97.41	11	8.32	91.80	11
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	21.23	0.20	99	24.06	0.31	98	26.01	0.28	98	34.20	0.44	98	30.02	0.54	97
Commercial and industrial loans	8.10	116.17	3	8.60	150.16	5	6.90	139.91	4	8.64	122.02	5	11.77	128.82	6
Loans to individuals	20.17	36.56	56	13.22	36.83	46	14.19	37.47	46	14.21	43.51	43	14.47	42.67	41
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.01	2.03	27	0.01	1.99	26	0.01	1.88	27	0.01	2.18	27	0.12	2.72	38
Other loans and leases.....	160.37	47.63	93	117.20	49.92	89	115.70	49.54	86	129.17	52.44	89	148.64	51.79	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	8.96	29.25	9	11.01	26.62	12	10.84	27.32	11	10.53	26.45	13	8.56	24.79	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	23.47	187.63	7	23.51	186.45	10	22.89	183.76	9	26.01	178.57	12	22.73	167.93	12
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	23.54	244.92	6	23.57	243.47	9	22.95	240.85	8	26.10	236.10	10	22.77	225.98	11

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	44.99	12.31	98	47.19	10.21	97	49.76	11.17	97	47.51	7.63	97	48.30	7.80	97
Liquid assets	64.90	29.12	96	65.13	24.65	94	67.63	26.22	96	63.97	22.44	94	63.86	22.72	94
Investment securities	33.82	20.37	89	36.44	17.19	93	33.50	17.85	93	32.68	16.99	93	33.25	17.27	92
Net loans and leases	13.60	58.81	1	12.85	63	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Net loans, leases and standby letters of credit	14.05	59.61	1	13.39	63.89	3	12.44	62.48	3	14.93	64.84	3	16.29	65.07	4
Core deposits	46.87	75.52	6	39.67	69.20	7	41.21	70.67	6	26.89	63.09	9	26.47	62.13	9
Noncore funding	36.05	10.15	95	41.59	15.53	90	41.23	14.13	93	54.85	19.36	96	54.89	21.34	95
Time deposits of \$250K or more	0.06	1.67	3	0.15	2.35	6	0.18	2.11	6	11.44	2.94	96	8.68	2.89	94
Foreign deposits	25.71	0.33	96	26.20	0.36	96	27.76	0.36	96	27.56	0.43	96	27.32	0.47	96
Federal funds purchased and repos	2.54	1.19	83	3.71	1.44	83	2.41	1.47	76	2.99	1.94	73	3.92	1.97	79
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-3.51	0.54	4	-3.21	0.59	6	-4.17	0.54	7	-4.92	0.48	7	-8.97	0.54	6
Commercial paper	0	0.01	45	0.16	0.01	93	0	0.01	44	1.04	0.02	96	0.53	0.02	93
Other borrowings w/remaining maturity of 1 year or less	2.87	0.88	88	3.62	1.75	80	2.94	1.24	81	3.39	3.01	58	4.55	3.67	65
Earning assets that reprice within 1 year	58.37	38.80	88	59.13	38.76	92	61.35	39.38	93	60.75	39.29	92	56.09	40.29	86
Interest-bearing liabilities that reprice within 1 year	51.01	6.64	97	50.62	8.86	97	54.87	8.20	98	52.90	10.19	98	46.26	10.01	98
Long-term debt that reprices within 1 year	0.24	0.27	74	0.18	0.52	63	0.16	0.47	62	0.60	0.96	67	0.23	1.34	56
Net assets that reprice within 1 year	7.11	30.83	7	8.34	27.76	11	6.32	29.11	8	7.24	26.63	9	9.59	27.38	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-22.59	-3.31	7	-14.67	6.19	5	-23.70	3.20	3	20.34	14.45	73	18.41	16.62	62
Net short-term noncore funding dependence	-98.77	-9.17	1	-94.89	-2.71	2	-112.58	-4.76	3	-73.13	3.38	3	-75.70	4.66	4
Short-term investment / Short-term noncore funding	764.62	304.29	87	430.83	149.65	90	540.47	184.19	93	225	77.77	89	227.84	66.46	89
Liquid assets - short-term noncore funding / Nonliquid assets	168.15	36.72	97	155.40	24.47	96	180.46	28.18	96	118.96	16.97	96	118.02	16.04	95
Net loans and leases / Total deposits	18.65	73.05	1	18.57	82.06	1	16.39	79.43	1	21.01	90.31	1	23.50	90.08	1
Net loans and leases / Core deposits	29.02	78.83	1	32.38	92.26	1	28.93	88.34	1	53.16	103.93	1	58.45	105	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.82	0.50	86	5.32	1.73	91	4.86	1.57	89	1.46	0.72	79	-3.23	-0.82	9
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.20	1.06	95	13.94	4.54	94	12.59	4.31	95	5.22	1.36	95	-1.47	-1.98	64
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	35.36	13.65	81	29.53	11.41	80	30.48	11.38	82	27.65	12.67	76	28.15	16.19	69
Available-for-sale securities	63.48	84.59	18	69.86	86.72	20	68.84	87.23	17	71.02	85.40	22	71.08	81.88	30
U.S. Treasury securities	22.93	6.01	87	17.95	5.26	86	17.69	4.72	86	15.44	6.15	82	20.55	6.99	84
US agency securities (excluding mortgage-backed securities)	3.47	4.24	63	3.68	3.94	66	4.24	4.01	69	2.38	3.49	56	2.61	4.02	58
Municipal securities	1.67	8.38	34	1.09	9.87	25	1.48	9.83	28	0.85	7.75	28	1.88	9.16	33
Mortgage-backed securities	44.65	66.09	15	50.31	66.61	24	49.57	66.64	23	55.04	67.43	28	53.50	65.45	30
Asset-backed securities	4.72	2.45	73	4.86	1.91	78	5	1.91	78	4.98	1.66	80	4.26	2.05	77
Other debt securities	21.39	3.01	94	21.50	2.93	93	21.33	3.01	93	19.98	2.94	92	16.44	2.79	92
Mutual funds and equity securities	1.16	0.29	89	0.61	0.38	74	0.69	0.35	76	1.33	0.40	86	0.77	0.42	74
Debt securities 1 year or less	23.13	8.18	88	30.45	11.25	90	28.05	10.55	87	33.31	11.86	90	38.86	11.91	91
Debt securities 1 to 5 years	23	17.39	65	20.57	17.70	60	20.43	17.03	61	19.79	17.94	60	18.59	19.18	57
Debt securities over 5 years	52.70	72.07	18	48.38	68.10	23	50.84	69.86	20	45.57	66.02	27	41.78	64.73	26
Pledged securities	77.38	33.37	93	78.95	37.16	94	78.39	35.67	95	78.51	30.57	98	82.71	33.30	98
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	4.72	64.27	24	14.36	124.80	22	28.95	183.32	24	3.38	26.69	43	2.34	6.77	48
Investment securities	1.95	32.48	15	26.70	20.30	68	26.17	23.62	64	3.29	11.75	39	0.29	9.42	34
Core deposits	29.75	16.96	87	75.62	26	93	88.65	26.88	96	6.76	11.23	45	6.91	7.29	57
Noncore funding	-4.80	-21.64	74	-13.48	-6.57	44	-7.48	-12.18	57	5.02	6.59	52	-5.57	10.67	22

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			50,764,000	57,667,000	50,630,000
Commit: Secured commercial real estate loans	927,000	1,080,000	961,000	1,393,000	1,200,000
Commit: Unsecured real estate loans	6,000	2,000	1,000	3,000	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,118,000	2,320,000	2,419,000	2,444,000	2,980,000
Commercial and similar letters of credit	146,000	87,000	60,000	74,000	165,000
Securities lent	554,819,000	475,803,000	534,604,000	468,815,000	460,540,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	190,000	165,000	165,000	165,000	150,000
Credit derivative contracts w/ purchased credit protection-investment grade	190,000	165,000	165,000	165,000	150,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	33,983,000	38,572,000	40,681,000	83,594,000	69,267,000
Written options contracts (interest rate)	8,425,000	9,263,000	9,230,000	9,599,000	9,054,000
Purchased options contracts (interest rate)	8,312,000	7,690,000	8,355,000	8,508,000	9,232,000
Interest rate swaps	190,116,000	179,687,000	171,959,000	233,454,000	196,871,000
Futures and forward foreign exchange	257,479,000	235,498,000	245,679,000	253,630,000	252,822,000
Written options contracts (foreign exchange)	5,316,000	4,087,000	3,699,000	2,604,000	1,748,000
Purchased options contracts (foreign exchange)	5,625,000	4,592,000	3,847,000	2,385,000	1,717,000
Foreign exchange rate swaps	524,942,000	434,448,000	494,204,000	538,158,000	533,510,000
Commodity and other futures and forward contracts	198,000	253,000	249,000	133,000	95,000
Written options contracts (commodity and other)	30,000	22,000	26,000	0	242,000
Purchased options contracts (commodity and other)	30,000	23,000	26,000	20,000	255,000
Commodity and other swaps	7,956,000	1,943,000	4,841,000	3,036,000	335,000

Percent of Total Assets

	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					10.81	22.01	9	15.12	23.52	22	13.95	24.05	17		
Standby letters of credit	0.45	0.66	47	0.54	0.72	54	0.52	0.71	51	0.64	0.84	54	0.82	0.92	57
Commercial and similar letters of credit	0.03	0.02	77	0.02	0.02	71	0.01	0.02	64	0.02	0.02	69	0.05	0.02	76
Securities lent	117.91	0.10	98	111.07	0.23	98	113.83	0.18	98	122.88	0.40	98	126.87	0.62	98
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.18	64	0.04	0.33	62	0.04	0.30	61	0.04	0.52	63	0.04	0.75	64
Credit derivative contracts w/ purchased credit protection-investment grade	0.04	0.18	74	0.04	0.24	72	0.04	0.25	71	0.04	0.30	71	0.04	0.52	72
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	221.54	47.31	91	213.84	51.49	90	209.27	48.62	91	297.54	68.47	89	296.17	65.81	90
Interest rate contracts	51.18	35.15	83	54.91	36.10	81	49.02	34.36	78	87.85	47.31	84	78.35	43.84	84
Interest rate futures and forward contracts	7.22	4.39	83	9	8.89	83	8.66	6.21	82	21.91	10.67	85	19.08	11.40	84
Written options contracts (interest rate)	1.79	1.69	72	2.16	2.33	67	1.97	2.18	67	2.52	2.47	79	2.49	2.16	78
Purchased options contracts (interest rate)	1.77	1.29	79	1.80	1.45	77	1.78	1.46	77	2.23	2.65	75	2.54	2.32	75
Interest rate swaps	40.40	20.27	85	41.94	20.71	84	36.62	20.83	82	61.19	28.86	86	54.23	26.74	89
Foreign exchange contracts	168.61	6.12	93	158.41	5.79	93	159.15	6.01	93	208.85	10.12	92	217.57	10.92	93
Futures and forward foreign exchange contracts	54.72	3.76	92	54.97	3.70	93	52.31	3.47	93	66.48	5.23	92	69.65	5.22	92
Written options contracts (foreign exchange)	1.13	0.04	93	0.95	0.03	94	0.79	0.03	94	0.68	0.05	92	0.48	0.14	91
Purchased options contracts (foreign exchange)	1.20	0.04	93	1.07	0.04	94	0.82	0.04	94	0.63	0.08	91	0.47	0.13	91
Foreign exchange rate swaps	111.56	0.76	96	101.41	0.73	95	105.23	0.77	95	141.06	2.03	95	146.97	2.17	95
Equity, commodity, and other derivative contracts	1.75	0.91	85	0.52	1.80	77	1.09	1.86	82	0.84	3.32	77	0.26	4.08	68
Commodity and other futures and forward contracts	0.04	0.07	88	0.06	0.13	87	0.05	0.14	87	0.03	0.19	84	0.03	0.25	83
Written options contracts (commodity and other)	0.01	0.31	78	0.01	0.54	73	0.01	0.52	73	0	0.98	35	0.07	1.48	72
Purchased options contracts (commodity and other)	0.01	0.21	79	0.01	0.38	73	0.01	0.37	74	0.01	0.94	69	0.07	1.29	71
Commodity and other swaps	1.69	0.30	88	0.45	0.31	82	1.03	0.32	86	0.80	0.38	83	0.09	0.40	74
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					92.18	42.82	88	113.07	45.53	88	91.01	44.93	86		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,042,412,000	916,078,000	982,796,000	1,135,121,000	1,075,148,000
Interest rate contracts	240,836,000	235,212,000	230,225,000	335,155,000	284,424,000
Foreign exchange contracts.....	793,362,000	678,625,000	747,429,000	796,777,000	789,797,000
Equity, commodity, and other contracts	8,214,000	2,241,000	5,142,000	3,189,000	927,000
Derivatives Position					
Futures and forwards	291,660,000	274,323,000	286,609,000	337,357,000	322,184,000
Written options	13,771,000	13,372,000	12,955,000	12,203,000	11,044,000
Exchange-traded.....	30,000	22,000	26,000	0	30,000
Over-the-counter.....	13,741,000	13,350,000	12,929,000	12,203,000	11,014,000
Purchased options	13,967,000	12,305,000	12,228,000	10,913,000	11,204,000
Exchange-traded.....	420,000	277,000	211,000	140,000	47,000
Over-the-counter.....	13,547,000	12,028,000	12,017,000	10,773,000	11,157,000
Swaps	723,014,000	616,078,000	671,004,000	774,648,000	730,716,000
Held for trading.....	987,892,000	879,268,000	942,730,000	1,098,366,000	1,032,928,000
Interest rate contracts	195,065,000	206,771,000	198,865,000	306,790,000	248,534,000
Foreign exchange contracts.....	784,613,000	670,256,000	738,723,000	788,387,000	783,467,000
Equity, commodity, and other contracts	8,214,000	2,241,000	5,142,000	3,189,000	927,000
Non-traded.....	54,520,000	36,810,000	40,066,000	36,755,000	42,220,000
Interest rate contracts	45,771,000	28,441,000	31,360,000	28,365,000	35,890,000
Foreign exchange contracts.....	8,749,000	8,369,000	8,706,000	8,390,000	6,330,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,026,641,000	901,687,000	968,031,000	1,118,572,000	1,062,683,000
One year or less	847,237,000	738,453,000	806,077,000	952,764,000	876,675,000
Over 1 year to 5 years	84,946,000	76,139,000	74,065,000	69,542,000	81,620,000
Over 5 years	94,458,000	87,095,000	87,889,000	96,266,000	104,388,000
Gross negative fair value (absolute value)	9,516,000	9,814,000	12,660,000	9,160,000	8,443,000
Gross positive fair value.....	10,188,000	9,467,000	12,217,000	8,981,000	8,644,000
Held for trading.....	9,950,000	9,411,000	12,198,000	8,960,000	8,356,000
Non-traded.....	238,000	56,000	19,000	21,000	288,000
Current credit exposure on risk-based capital derivative contracts	9,822,000	8,421,000	9,442,000	6,814,000	5,860,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	23.10	94.10	2	25.68	94.62	3	23.43	94.10	3	29.53	93.44	3	26.45	92.91	5
Foreign exchange contracts	76.11	3.22	97	74.08	3.07	96	76.05	3.49	96	70.19	3.20	97	73.46	3.39	96
Equity, commodity, and other contracts	0.79	1.21	76	0.24	1.18	70	0.52	1.17	71	0.28	1.64	68	0.09	1.93	64
Futures and forwards	27.98	12.59	80	29.95	14.59	76	29.16	14.05	77	29.72	13.49	80	29.97	12.78	81
Written options	1.32	7.18	29	1.46	8.60	26	1.32	8.18	27	1.08	5.91	27	1.03	6.60	26
Exchange-traded	0	0.11	85	0	0.15	82	0	0.14	81	0	0.15	42	0	0.23	79
Over-the-counter	1.32	6.91	29	1.46	8.13	27	1.32	7.73	30	1.08	5.10	29	1.02	5.49	30
Purchased options	1.34	3.41	55	1.34	3.51	56	1.24	3.42	53	0.96	4.42	51	1.04	4.19	49
Exchange-traded	0.04	0.12	83	0.03	0.14	81	0.02	0.15	80	0.01	0.28	78	0	0.32	75
Over-the-counter	1.30	3.01	56	1.31	2.98	59	1.22	2.86	57	0.95	3.35	54	1.04	3.20	56
Swaps	69.36	71.71	38	67.25	67.37	41	68.28	68.76	41	68.24	69.75	41	67.96	70.34	41
Held for trading	94.77	40.70	82	95.98	43.02	85	95.92	43.53	84	96.76	44.16	83	96.07	46.31	83
Interest rate contracts	18.71	34.66	48	22.57	36.62	44	20.23	36.62	43	27.03	37.24	45	23.12	38.40	45
Foreign exchange contracts	75.27	1.55	97	73.17	1.45	96	75.17	1.60	96	69.45	1.60	97	72.87	1.85	96
Equity, commodity, and other contracts	0.79	0.61	84	0.24	0.68	80	0.52	0.68	79	0.28	0.83	79	0.09	1.14	76
Non-traded	5.23	59.30	17	4.02	56.98	14	4.08	56.47	15	3.24	55.84	16	3.93	53.69	16
Interest rate contracts	4.39	56.22	18	3.10	54.32	15	3.19	53.82	17	2.50	52.22	16	3.34	50.60	19
Foreign exchange contracts	0.84	0.36	84	0.91	0.39	83	0.89	0.46	82	0.74	0.34	82	0.59	0.57	78
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.49	91.91	55	98.43	90.28	64	98.50	91.48	61	98.54	93.86	58	98.84	94.47	61
One year or less	81.28	27.90	90	80.61	31.66	87	82.02	32.05	88	83.94	32.17	86	81.54	32.51	84
Over 1 year to 5 years	8.15	29.78	20	8.31	27.15	21	7.54	27.06	19	6.13	30.45	20	7.59	31.16	17
Over 5 years	9.06	29.19	25	9.51	28.15	26	8.94	29.56	25	8.48	28.09	28	9.71	28.71	29
Gross negative fair value (absolute value)	0.91	1.18	42	1.07	1.65	46	1.29	1.55	51	0.81	0.83	50	0.79	0.72	56
Gross positive fair value	0.98	1.59	22	1.03	2.48	20	1.24	2.23	25	0.79	1.19	32	0.80	0.85	48
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.39	0.05	93	0.38	0.07	93	0.48	0.07	92	0.42	0.06	92	0.40	0.06	92
Gross positive fair value (X)	0.42	0.06	93	0.37	0.10	92	0.46	0.09	92	0.41	0.07	92	0.41	0.06	93
Held for trading (X)	0.41	0.05	93	0.37	0.07	92	0.46	0.07	92	0.41	0.06	92	0.40	0.05	92
Non-traded (X)	0.01	0.01	59	0	0.02	26	0	0.02	19	0	0.01	33	0.01	0.01	80
Current credit exposure (X)	0.40	0.05	93	0.33	0.07	93	0.36	0.06	92	0.31	0.05	91	0.28	0.04	92
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	5.80	0.59	94	5.37	0.91	92	5.76	0.85	92	4.58	0.73	90	3.92	0.53	91

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	358,000	122,000	122,000	146,000	159,000
Gross losses	1,000	0	0	15,000	2,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,000	4,000	5,000	3,000	4,000
Net losses	-5,000	-4,000	-5,000	12,000	-2,000
Provision for loan and lease losses	-130,000	269,000	301,000	-12,000	-15,000
Adjustments	0	-70,000	-70,000	0	0
Ending balance	233,000	325,000	358,000	122,000	146,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.04	-0.12	66	0.09	0.66	6	0.07	0.51	6	0	0.15	7	0	0.14
Provision for loan and lease losses / Average loans and leases	-0.29	-0.21	33	0.65	1.06	27	0.55	0.82	30	-0.02	0.24	4	-0.03	0.24
Provision for loan and lease losses / Net loan and lease losses	2,600	-65.12	96	-6,725	587.54	0	-6,020	487.86	0	-100	130.58	2	750	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.36	1.32	3	0.59	1.58	7	0.64	1.58	6	0.22	0.83	3	0.26	0.90
Allowance for loan and lease losses / Total loans and leases	0.36	1.30	4	0.59	1.55	7	0.64	1.55	6	0.22	0.81	3	0.26	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40				11.29				11.58		10.17	8.03	73	7.54
Allowance for loan and lease losses / Nonaccrual assets	215.74	330.05	39	391.57	301.93	73	406.82	299.17	75	141.86	218.72	40	192.11	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	215.74	271.93	46	391.57	249.38	79	406.82	244.34	81	141.86	151.73	56	165.91	160.51
Gross loan and lease losses / Average loans and leases	0	0.20	1	0	0.35	0	0	0.34	0	0.03	0.28	7	0	0.30
Recoveries / Average loans and leases	0.01	0.08	9	0.01	0.07	9	0.01	0.07	10	0.01	0.08	8	0.01	0.09
Net losses / Average loans and leases	-0.01	0.12	11	-0.01	0.28	2	-0.01	0.27	2	0.02	0.21	13	0	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0
Recoveries / Prior year-end losses		25.09		26.67	24.77	62	33.33	33.98	58	150	36.22	93	400	41.30
Earnings coverage of net loan and lease losses (X)	-690.60	26.30	2	-958.50	20.97	0	-953.80	22.91	0	464.58	24.40	96	-2,588.50	21.75

Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.02	15	-0.04	0.04	5	-0.03	0.04	7	-0.01	0.01	25	-0.01	0.02	24
Real estate loans secured by 1-4 family.....	-0.05	-0.01	18	-0.06	0.01	7	-0.05	0.01	11	-0.01	0.01	26	-0.01	0.01	21
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	1.85	0.02	97	0	0.03	37
Closed-end.....	-0.05	-0.01	13	-0.06	0.01	8	-0.05	0	8	-0.02	0	18	-0.01	0.01	25
Commercial real estate loans	0	0.04	33	0	0.06	24	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family.....	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily.....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.05	34	0	0.08	17	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied.....	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	34
Other.....	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland.....		-0.01			0.04			0.02			0.01			0	
Commercial and industrial loans	0	0.19	19	0	0.46	7	0	0.47	5	0.68	0.37	82	0	0.31	10
Loans to individuals		0.72			1.25			1.13			1.17			1.16	
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases.....	-0.01	0.09	15	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		124,000		36,000		106,000		85,000		48,000
90+ days past due loans and leases		0		0		0		0		12,000
Nonaccrual loans and leases		108,000		83,000		88,000		86,000		76,000
Total past due and nonaccrual loans and leases		232,000		119,000		194,000		171,000		136,000
Restructured 30–89 days past due		1,000		0		1,000		1,000		3,000
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		33,000		54,000		53,000		59,000		60,000
Total restructured loans and leases		34,000		54,000		54,000		60,000		63,000
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		31,000		30,000		26,000		32,000		34,000
Other real estate owned		1,000		1,000		1,000		3,000		2,000
Other Assets										
30–89 days past due		6,000		8,000		7,000		4,000		5,000
90+ days past due		11,000		10,000		10,000		8,000		9,000
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		17,000		18,000		17,000		12,000		14,000
Percent of Loans and Leases										
30–89 days past due loans and leases	0.19	0.29	41	0.07	0.37	11	0.19	0.39	26	0.16
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0
Nonaccrual loans and leases	0.17	0.54	11	0.15	0.66	7	0.16	0.66	6	0.16
90+ days past due and nonaccrual loans and leases	0.17	0.68	9	0.15	0.84	3	0.16	0.85	3	0.16
30–89 days past due restructured	0	0.01	53	0	0.01	17	0	0.01	45	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.05	0.12	36	0.10	0.14	48	0.09	0.13	47	0.11
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.20	0.29	42	0.08	0.37	13	0.20	0.40	27	0.16
90+ days past due assets	0.02	0.09	43	0.02	0.13	37	0.02	0.12	39	0.01
Nonaccrual assets	0.17	0.55	11	0.15	0.67	7	0.16	0.67	6	0.16
30+ days past due and nonaccrual assets	0.39	1	12	0.25	1.25	3	0.37	1.29	5	0.33
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.03	0.40	1	0.02	0.52	1	0.02	0.52	1	0.02
90+ days past due and nonaccrual assets + other real estate owned	0.03	0.42	1	0.02	0.55	1	0.02	0.55	1	0.03
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.03	0.48	1	0.03	0.61	1	0.02	0.60	1	0.03
Allowance for loan and lease losses	60.52	67.85	54	35.08	66.38	21	32.40	66.66	20	100
Equity capital + allowance for loan and lease losses	0.32	4.12	1	0.25	5.10	1	0.25	4.97	1	0.29
Tier 1 capital + allowance for loan and lease losses	0.57	4.89	2	0.44	6.26	2	0.43	6.05	2	0.55
Loans and leases + other real estate owned	0.22	0.82	8	0.21	0.98	5	0.21	0.97	3	0.22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.22	0.25	53	0.12	0.35	25	0.41	0.39	62	0.30	0.38	45	0.30	0.42	41
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0.09	0.22	58
	Nonaccrual.....		0.72	0.60	69	0.63	0.70	50	0.68	0.76	53	0.64	0.46	72	0.59	0.57	62
Commercial and industrial	30–89 days past due		0	0.24	2	0.13	0.24	45	0.65	0.23	87	0	0.31	2	0.08	0.30	18
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0	0.65	2	0	0.80	2	0	0.75	3	0	0.83	3	0	0.76	3
Individuals	30–89 days past due		0.24	0.60	33	0.15	0.74	16	0.48	0.83	31	0.32	0.83	24	0.03	0.84	12
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.21	0.11	77	0.04	0.14	51	0.07	0.18	55	0.12	0.20	56	0.02	0.17	38
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.04	0.13	55	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.04	0.36	10	0.08	0.51	10	0.18	0.65	12	0.24	0.67	15	0.40	0.71	28
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0.13	0.46	59
	Nonaccrual	0.80	0.76	64	0.98	0.91	65	1.04	0.89	68	0.94	0.73	71	0.81	0.86	58
Revolving	30–89 days past due	0	0.33	6	0	0.40	6	2.63	0.48	95	0	0.45	5	1.85	0.50	94
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	11.54	1.05	98	8.82	1.28	94	7.89	1.13	95	3.70	1	89	1.85	1.17	79
Closed-end	30–89 days past due	0.04	0.36	13	0.08	0.52	11	0.17	0.65	12	0.24	0.70	19	0.40	0.75	29
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0.13	0.53	58
	Nonaccrual	0.77	0.71	64	0.94	0.89	66	1.01	0.87	65	0.92	0.70	72	0.80	0.84	56
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.55	0.16	90	0.20	0.21	59	0.83	0.26	89	0.41	0.18	87	0.03	0.17	14
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.57	0.48	64	0	0.53	3	0.02	0.62	5	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0.27	0.28	65	0.18	0.28	58	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	1.10	0.31	86	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0.27	0.03	94	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0.18	0.20	71	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	1.10	0.25	86	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	1.29	0.09	96	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.41	0.12	89	0.40	0.21	76	1.58	0.23	96	0.72	0.14	97	0.06	0.17	22
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.64	0.58	64	0	0.68	3	0.05	0.80	7	0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0.18	0.07	89	0	0.09	6
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.20	5	0	0.26	5	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	0.41	0.07	93	0.40	0.13	84	1.58	0.14	97	0.54	0.07	97	0.06	0.07	57
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.64	0.31	80	0	0.36	6	0.05	0.44	18	0	0.10	9	0	0.13	7
Farmland	30–89 days past due		0.13			0.24			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	4,938,000	7,923,000	8,004,000	8,685,000	11,615,000										
Retained earnings	36,125,000	33,821,000	34,241,000	31,894,000	28,652,000										
Accumulated other comprehensive income (AOCI)	-2,003,000	-1,359,000	-985,000	-2,638,000	-3,171,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	39,060,000	40,385,000	41,260,000	37,941,000	37,096,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	18,869,000	18,934,000	19,057,000	19,082,000	19,209,000										
Accumulated other comprehensive income-related adjustments	1,000	4,000	8,000	3,000	-2,000										
Other deductions from common equity tier 1 capital	346,000	276,000	320,000	316,000	322,000										
Subtotal:	19,844,000	21,171,000	21,875,000	18,540,000	17,567,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	19,844,000	21,171,000	21,875,000	18,540,000	17,567,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	4,541,000	4,532,000	4,541,000	3,542,000	3,542,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	4,541,000	4,532,000	4,541,000	3,542,000	3,542,000										
Less: Additional tier 1 capital deductions	93,000	92,000	106,000	86,000	65,000										
Additional tier 1 capital	4,448,000	4,440,000	4,435,000	3,456,000	3,477,000										
Tier 1 Capital	24,292,000	25,611,000	26,310,000	21,996,000	21,044,000										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,248,000	1,248,000	1,248,000	1,248,000	1,250,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	282,000	474,000	490,000	216,000	252,000										
Exited advanced approach eligible credit reserves	0	228,000	247,000	0	65,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,530,000	1,722,000	1,738,000	1,464,000	1,502,000										
Exited advanced approach tier 2 capital before deductions	1,248,000	1,476,000	1,495,000	1,248,000	1,315,000										
Less: Tier 2 capital deductions	6,000	6,000	10,000	11,000	10,000										
Tier 2 capital	1,524,000	1,716,000	1,728,000	1,453,000	1,492,000										
Exited advanced approach tier 2 capital	1,242,000	1,470,000	1,485,000	1,237,000	1,305,000										
Total capital	25,816,000	27,327,000	28,038,000	23,449,000	22,536,000										
Exited advanced approach total capital	25,534,000	27,081,000	27,795,000	23,233,000	22,349,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	444,749,000	411,279,000	434,197,000	352,983,000	339,478,000										
Less: Deductions from common equity tier 1 capital	19,300,000	19,295,000	19,471,000	19,472,000	19,584,000										
Less: Other deductions	-2,012,000	-2,961,000	-3,256,000	-1,358,000	887,000										
Total assets for leverage ratio	427,461,000	394,945,000	417,982,000	334,869,000	319,007,000										
Total risk-weighted assets	169,216,000	156,698,000	163,848,000	148,695,000	149,618,000										
Exited advanced approach total RWA	167,607,000	163,107,656	166,426,166	160,898,186	164,670,672										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.73	12.59	39	13.51	12.26	80	13.35	12.35	71	12.47	12.11	62	11.74	12.09	51
Common equity tier 1 capital, column B	11.84	0.29	93	12.98	0.29	96	13.14	0.30	96	11.52	0.29	92	10.67	0.52	91
Tier 1 capital, column A	14.36	13.31	71	16.34	12.97	87	16.06	13.08	85	14.79	12.78	80	14.07	12.85	76
Tier 1 capital, column B	14.49	0.33	96	15.70	0.33	97	15.81	0.34	97	13.67	0.34	95	12.78	0.60	91
Total capital, column A	15.26	15.21	59	17.44	15.12	84	17.11	15.23	81	15.77	14.36	76	15.06	14.45	70
Total capital, column B	15.23	0.36	93	16.60	0.38	96	16.70	0.39	96	14.44	0.38	92	13.57	0.67	91
Tier 1 leverage	5.68	9.07	1	6.48	9.05	1	6.29	9.13	1	6.57	9.76	2	6.60	9.71	1
Supplementary leverage ratio, advanced approaches HCs	6.98	6.90	50	8.53	8.70	52	8.63	8.72	57	6.07	7.41	11	6.05	7.31	11

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		112,000			113,000			117,000			115,000			114,000		-0.88	-14.50
Total property and casualty assets		112,000			113,000			117,000			115,000			114,000		-0.88	5.66
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			-100.00
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		112,000			110,000			110,000			109,000			107,000		1.82	-13.18
Total property and casualty equity		112,000			110,000			110,000			109,000			107,000		1.82	6.67
Total life and health equity		0			0			0			0			0			-100.00
Total insurance underwriting net income		1,000			1,000			2,000			2,000			2,000		0.00	0.00
Total property and casualty		1,000			1,000			2,000			2,000			2,000		0.00	0.00
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			3,000			3,000			4,000			4,000		-100.00	
Unearned premiums (P/C)		0			1,000			3,000			3,000			2,000		-100.00	
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,000			1,000			2,000			1,000			1,000		0.00	0.00
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		1,000			1,000			2,000			1,000			1,000		0.00	0.00
Premiums		1,000			1,000			2,000			1,000			0		0.00	0.00
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		1,000			1,000			2,000			1,000			0		0.00	0.00
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		16,000			17,000			20,000			20,000			21,000		-5.88	-50.00
Life insurance assets		5,348,000			5,276,000			5,302,000			5,219,000			4,937,000		1.36	12.12

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0.02	0	93	0.03	0	92	0.02	0	92	0.03	0.01	88	0.03	0.01	88		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.46	76	100	54.17	76	100	53.67	76	100	51.47	79	100	56.12	78		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.54	24	0	45.83	23	0	46.33	23	0	48.53	20	0	43.88	21		
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53			
Insurance activities revenue / Adjusted operating income	0.01	0.38	33	0.01	0.41	31	0.01	0.41	33	0.01	0.47	28	0.01	0.47	26		
Premium income / Insurance activities revenue	100	2.90	99	100	2.06	99	100	2.84	98	100	7.32	97	0	4.86	37		
Credit related premium income / Total premium income	0	31.14	35	0	40.11	28	0	38.23	29	0	34.91	29		44.54			
Other premium income / Total premium income	100	68.86	65	100	59.89	71	100	61.77	70	100	65.09	70		55.46			
Insurance underwriting net income / Consolidated net income	0.03	0.02	89	0.03	0.03	89	0.06	0.03	89	0.05	0.08	81	0.05	0.08	82		
Insurance net income (P/C) / Equity (P/C)	1.19	28.21	17	1.21	10.18	20	1.82	15.59	26	1.83	19.86	14	1.87	15.64	21		
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99			
Insurance benefits, losses, expenses / Insurance premiums	0	-364.02	12	0	654.61	7	0	447.82	9	0	233.61	11		160.49			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	89	0	0	87	0	0	89	0.01	0	87	0.01	0	86		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.81	11.72	89	20.34	11.07	89	19.88	11.03	87	23.60	11.51	92	23.30	10.22	94		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		8,369,000			9,338,000			8,067,000			7,282,000			4,922,000			
Net assets of broker-dealer subsidiaries / Consolidated assets	1.78	0.44	90	2.18	0.75	89	1.72	0.75	89	1.91	1.39	85	1.36	1.79	84		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	6,448,000	10,157,000	9,980,000	10,662,000	9,802,000
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	151,000	325,000	281,000	367,000	429,000
Loans to depository institutions and other banks acceptances	5,093,000	5,866,000	6,891,000	7,168,000	6,273,000
Loans to foreign governments and institutions	12,000	13,000	3,000	48,000	100,000
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	20,000
Other foreign loans.....	1,192,000	3,953,000	2,805,000	3,079,000	2,980,000
Lease financing receivables.....	0	0	0	0	0
Debt securities	32,167,000	32,333,000	31,963,000	24,304,000	19,043,000
Interest-bearing bank balances	70,072,000	67,371,000	67,380,000	62,927,000	54,893,000
Total selected foreign assets	108,687,000	109,861,000	109,323,000	97,893,000	83,738,000
Total foreign deposits	120,991,000	112,252,000	130,369,000	105,148,000	99,184,000
Interest-bearing deposits	112,173,000	105,139,000	124,212,000	100,294,000	93,091,000
Non-interest-bearing deposits.....	8,818,000	7,113,000	6,157,000	4,854,000	6,093,000

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0.86	0.63	74	2.04	0.88	77	1.85	0.87	77	3.09	1.25	78	3.74	1.17	84
Cost: Interest-bearing deposits.....	-0.13	0.12	7	0.02	0.48	17	-0.01	0.42	10	0.69	1.19	30	0.36	0.97	15

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases.....	-36.52	-0.16	16	-13.72	-0.58	28	-6.40	-2.40	45	8.77	22.48	60	-14.71	7.24	21
Total selected assets.....	-1.07	3.36	48	21.31	2.65	75	11.68	2.04	70	16.90	12.40	74	-11.60	3.24	24
Deposits	7.79	10.74	44	4.98	-1.43	35	23.99	3.46	70	6.01	10.36	53	-13.61	5	29

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		32,000	46,000	42,000	57,000	72,000	-30.43	-72.17
1–4 family residential loans		32,000	46,000	42,000	57,000	72,000	-30.43	-72.17
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		-100.00
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		-100.00
Activity as a Percent of Total Assets								
Securitization activities.....		0.01	0.01	0.01	0.01	0.02		
1–4 family residential loans		0.01	0.01	0.01	0.01	0.02		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		12.82	15.37	14.82	16.71	16.71		
Home equity lines		0.04	0.06	0.07	0.10	0.10		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		7.70	6.19	6.71	5.74	5.44		
Commercial and industrial loans		3.09	4.02	3.26	3.49	4.42		
All other loans and leases.....		76.36	74.36	75.14	73.96	73.33		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	0	
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0	-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	1,000	1,000	0	1,000	-100.00	-100.00
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets	0	1,000	1,000	0	1,000	-100.00	-100.00
Total past due securitized assets.....	0	1,000	1,000	0	1,000	-100.00	-100.00
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	2.17	2.38	0	1.39
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	2.17	2.38	0	1.39
Total past due securitized assets percent of securitized assets	0	2.17	2.38	0	1.39
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.04	0.08	0.17	0.24	0.39
Home equity lines	0	0	2.63	0	1.85
Credit card receivables					
Commercial and industrial loans	0	0.13	0.65	0	0.08
All other loans and leases	0.21	0.04	0.16	0.14	0.01
Total managed loans past due 30–89 days	0.19	0.06	0.19	0.16	0.09
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0	0.14
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.02	-0.02	-0.02	-0.02	-0.02
Total managed loans past due 90+ days	0	0	0	0	0.02
Total Past Due Managed Assets	0.19	0.07	0.19	0.16	0.11
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.05	-0.06	-0.05	-0.02	-0.01
Home equity lines	0	0	0	1.85	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0.68	0
All other loans and leases	0	0	0	0	0
Net Losses on Managed Assets Percent of Total Managed Assets	-0.01	-0.01	-0.01	0.02	0

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,890,000	785,000	1,481,000	3,204,000	3,873,000	140.76	3466.04
Dividends	1,890,000	785,000	1,480,000	3,200,000	3,862,000	140.76	7460.00
Interest	0	0	0	3,000	10,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	1,000	1,000	1,000		
Income from nonbank subsidiaries	520,000	663,000	743,000	1,460,000	540,000	-21.57	-13.04
Dividends	506,000	649,000	724,000	1,442,000	528,000	-22.03	-1.36
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	14,000	14,000	19,000	18,000	12,000	0.00	
Income from subsidiary holding companies	475,000	447,000	533,000	791,000	1,547,000	6.26	1965.22
Dividends	452,000	402,000	480,000	641,000	1,353,000	12.44	
Interest	23,000	45,000	53,000	150,000	194,000	-48.89	0.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	2,885,000	1,895,000	2,757,000	5,455,000	5,960,000	52.24	328.04
Securities gains (losses)	0	0	0	-11,000	1,000		
Other operating income	25,000	21,000	30,000	13,000	10,000	19.05	92.31
Total operating income	2,910,000	1,916,000	2,787,000	5,457,000	5,971,000	51.88	323.58
Operating Expenses							
Personnel expenses	5,000	6,000	8,000	14,000	15,000	-16.67	-68.75
Interest expense	254,000	404,000	490,000	877,000	584,000	-37.13	14.93
Other expenses	110,000	140,000	190,000	233,000	463,000	-21.43	-57.36
Provision for loan and lease losses	0	0	0	0	0		-100.00
Total operating expenses	369,000	550,000	688,000	1,124,000	1,062,000	-32.91	-25.60
Income (loss) before taxes	2,541,000	1,367,000	2,099,000	4,333,000	4,909,000	85.88	1230.37
Applicable income taxes (credit)	-88,000	-219,000	-289,000	-208,000	-157,000		
Extraordinary items							
Income before undistributed income of subsidiaries	2,629,000	1,586,000	2,388,000	4,541,000	5,066,000	65.76	450.00
Equity in undistributed income of subsidiaries	267,000	1,281,000	1,229,000	-100,000	-800,000	-79.16	-87.86
Bank subsidiaries	206,000	1,447,000	1,278,000	-137,000	-501,000	-85.76	-89.20
Nonbank subsidiaries	14,000	-159,000	-157,000	-58,000	276,000		-95.38
Subsidiary holding companies	47,000	-7,000	108,000	95,000	-575,000		
Net income (loss)	2,896,000	2,867,000	3,617,000	4,441,000	4,266,000	1.01	8.18
Memoranda							
Bank net income	2,096,000	2,232,000	2,758,000	3,063,000	3,361,000	-6.09	8.49
Nonbank net income	520,000	490,000	567,000	1,384,000	804,000	6.12	-36.27
Subsidiary holding companies' net income	499,000	395,000	588,000	736,000	778,000	26.33	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	34,751,000	46.75	36,408,000	48.16	36,341,000	47.93	32,423,000	31,196,000	-4.55	10.26	
Common and preferred stock	33,406,000	44.94	34,401,000	45.51	34,422,000	45.40	31,117,000	30,438,000	-2.89	14.15	
Excess cost over fair value	734,000	0.99	734,000	0.97	734,000	0.97	734,000	734,000	0.00	-8.25	
Loans, advances, notes, and bonds	2,000	0	0	0	0	0	6,000	0		-99.67	
Other receivables	609,000	0.82	1,273,000	1.68	1,185,000	1.56	566,000	24,000	-52.16	-28.52	
Investment in nonbank subsidiaries	6,383,000	8.59	6,274,000	8.30	6,357,000	8.38	6,232,000	6,328,000	1.74	-76.35	
Common and preferred stock	5,690,000	7.65	5,581,000	7.38	5,655,000	7.46	5,415,000	5,702,000	1.95	-66.14	
Excess cost over fair value	618,000	0.83	618,000	0.82	618,000	0.82	534,000	534,000	0.00	15.73	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00	
Other receivables	75,000	0.10	75,000	0.10	84,000	0.11	283,000	92,000	0.00	-35.90	
Investment in subsidiary holding companies	31,435,000	42.29	31,419,000	41.56	31,797,000	41.94	30,791,000	31,713,000	0.05	1614.95	
Common and preferred stock	11,702,000	15.74	11,335,000	14.99	11,764,000	15.52	11,559,000	11,279,000	3.24	4266.42	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	19,731,000	26.54	20,081,000	26.56	20,031,000	26.42	19,226,000	20,421,000	-1.74	1160.77	
Other receivables	2,000	0	3,000	0	2,000	0	6,000	13,000	-33.33		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0		-100.00	
Securities	4,000	0.01	6,000	0.01	6,000	0.01	8,000	27,000	-33.33	-99.61	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	342,000	0.46	325,000	0.43	330,000	0.44	344,000	528,000	5.23	-96.40	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	1,419,000	1.91	1,164,000	1.54	984,000	1.30	1,100,000	1,186,000	21.91	15.55	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	74,334,000	100.00	75,596,000	100.00	75,815,000	100.00	70,898,000	70,978,000	-1.67	3.11	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	2,250,000	3.03	5,050,000	6.68	4,250,000	5.61	3,950,000	4,250,000	-55.45	125.00	
Borrowings with maturity over 1 year	21,054,000	28.32	19,243,000	25.46	19,929,000	26.29	20,616,000	22,358,000	9.41	-4.86	
Subordinated notes and debentures	1,308,000	1.76	1,398,000	1.85	1,376,000	1.81	1,266,000	1,169,000	-6.44	408.95	
Other liabilities	993,000	1.34	1,142,000	1.51	1,081,000	1.43	1,469,000	1,410,000	-13.05	-40.07	
Balance due to subsidiaries and related institutions	5,128,000	6.90	3,846,000	5.09	3,378,000	4.46	2,114,000	1,153,000	33.33	-30.28	
Total liabilities	30,733,000	41.34	30,679,000	40.58	30,014,000	39.59	29,415,000	30,340,000	0.18	-5.14	
Equity Capital	43,601,000	58.66	44,917,000	59.42	45,801,000	60.41	41,483,000	40,638,000	-2.93	9.84	
Perpetual preferred stock (income surplus)	4,541,000	6.11	4,532,000	6	4,541,000	5.99	3,542,000	3,542,000	0.20	28.20	
Common stock	14,000	0.02	14,000	0.02	14,000	0.02	14,000	14,000	0.00	7.69	
Common surplus	28,075,000	37.77	27,741,000	36.70	27,823,000	36.70	27,515,000	27,118,000	1.20	9.51	
Retained earnings	36,125,000	48.60	33,821,000	44.74	34,241,000	45.16	31,894,000	28,652,000	6.81	64.19	
Accumulated other comprehensive income	-2,003,000	-2.69	-1,359,000	-1.80	-985,000	-1.30	-2,638,000	-3,171,000			
Other equity capital components	-23,151,000	-31.14	-19,832,000	-26.23	-19,833,000	-26.16	-18,844,000	-15,517,000			
Total liabilities and equity capital	74,334,000	100.00	75,596,000	100.00	75,815,000	100.00	70,898,000	70,978,000	-1.67	3.11	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	1,173,000	1.58	1,216,000	1.61	1,246,000	1.64	1,330,000	900,000	-3.54	-78.12	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies	3,190,000	4.29	1,180,000	1.56	930,000	1.23	170,000	0	170.34	82.18	
Subordinated and long-term debt 1 year or less	3,190,000	4.29	1,180,000	1.56	930,000	1.23	170,000	0	170.34	-20.25	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		-100.00	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	8.61	12.52	16	8.95	6.29	74	8.33	7.29	61	10.82	9.68	66	10.31	10.40	47
Bank net income / Average equity investment in banks	8.06	12.35	9	8.85	6.43	71	8.13	7.45	55	9.68	10.51	50	10.24	11.19	47
Nonbank net income / Average equity investment in nonbanks	11.03	13.18	58	10.62	8.01	68	9.18	9.75	59	22.41	7.89	84	13.11	7.10	76
Subsidiary HCs net income / Average equity investment in sub HCs.....	5.66	11.04	15	4.66	6.72	44	5.16	7.01	45	6.44	8.55	35	6.64	8.78	31
Bank net income / Parent net income	72.38	96.45	13	77.85	87.60	19	76.25	88.16	16	68.97	82.22	21	78.79	82.56	21
Nonbank net income / Parent net income	17.96	3.22	90	17.09	4.43	86	15.68	3.59	86	31.16	5.93	89	18.85	3.78	88
Subsidiary holding companies' net income / Parent net income	17.23	66.57	25	13.78	81.94	14	16.26	68.34	15	16.57	74	15	18.24	72.48	19
Leverage															
Total liabilities / Equity capital	70.49	16.51	93	68.30	20.37	90	65.53	20.06	90	70.91	20.43	89	74.66	20.88	89
Total debt / Equity capital	56.45	11.37	92	57.20	14.74	90	55.80	14.41	89	62.27	14.31	90	68.35	14.69	90
Total debt + notes payable to subs that issued TPS / Equity capital	56.45	13.41	92	57.20	17.04	90	55.80	16.67	89	62.27	16.36	90	68.35	17.10	89
Total debt + Loans guaranteed for affiliate / Equity capital	56.45	11.46	92	57.20	15.02	90	55.80	14.68	89	62.27	14.56	89	68.35	15.14	89
Total debt / Equity capital – excess over fair value	58.25	11.47	93	58.97	14.86	89	57.49	14.52	89	64.23	14.51	90	70.55	14.81	91
Long-term debt / Equity capital	51.29	10.65	93	45.95	13.73	87	46.52	13.56	89	52.75	13.04	90	57.89	13.37	89
Short-term debt / Equity capital	5.16	0.55	90	11.24	0.92	94	9.28	0.77	93	9.52	1.02	92	10.46	1.14	92
Current portion of long-term debt / Equity capital	7.32	0.10	96	2.63	0.05	95	2.03	0.06	95	0.41	0.05	89	0	0.14	39
Excess cost over fair value / Equity capital	3.10	0.08	95	3.01	0.08	95	2.95	0.08	95	3.06	0.12	93	3.12	0.12	94
Long-term debt / Consolidated long-term debt	98.05	40.69	92	97.96	32.61	96	97.98	34.67	96	86.54	28.44	96	94.44	28.63	95
Double Leverage															
Equity investment in subs / Equity capital	119.61	103.15	94	117.26	103.27	93	116.14	102.81	93	118.99	103.22	94	119.81	103.10	94
Total investment in subs / Equity capital.....	166.44	108.29	93	164.97	110.46	91	162.65	110.16	92	167.41	111.07	92	170.38	112.48	91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.21	0.27	96	2.03	0.69	84	2.04	0.47	89	1.77	0.36	93	1.89	0.35	92
Equity investment in subs – equity cap / Net income-div (X).....	3.40	0.85	90	3.09	2.31	72	3.21	1.82	82	2.50	1.22	86	2.64	1.22	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	217.16	152.56	75	139.15	128.63	66	153.93	136.59	69	234.89	177.68	75	268.59	162.34	88
Cash from ops + noncash items + op expense / Op expense + dividend	191.24	155.61	71	139.90	142.45	59	157.16	147.24	65	243.22	190.27	75	269.78	174.91	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.23	94.59	55	99.62	140.42	34	99.78	134.08	33	97.28	116.34	25	99.67	103.19	47
Pretax operating income + interest expense / Interest expense	1,100.39	1,645.53	44	438.37	1,826.91	28	528.37	2,016.32	31	594.07	1,968.54	32	940.58	2,898.75	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,100.39	1,896.20	45	438.37	1,413.95	30	528.37	1,539.23	33	594.07	1,632.83	28	940.58	1,369.37	46
Dividends + interest from subsidiaries / Interest expense + dividends	226.78	174.48	71	135.42	144.62	57	151.97	150.43	59	250.97	210.80	71	329.47	188.90	86
Fees + other income from subsidiaries / Salary + other expenses.....	12.17	12.03	71	9.59	14.76	67	10.10	13.95	66	7.69	16.52	64	2.72	16.08	63
Net income / Current part of long-term debt + preferred dividends (X).....	0.86	40.79	7	2.16	26.65	16	3.22	35.64	11	13.10	57.11	28	25.24	33.93	47
Other Ratios															
Net assets that reprice within 1 year / Total assets	21.36	3.29	98	17.36	3.69	93	18.63	3.85	94	20	2.64	97	20.92	2.61	98
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual.....		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	15.30	1.76	89	16.14	2.95	86	14.88	2.66	86	16.54	5.62	81	17.13	5.50	82
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	1.84	0.07	93	1.97	0.07	93	1.75	0.08	93	2	0.19	92	1.97	0.21	91

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	38.49	69.90	31	62.11	84.44	38	54.90	81.10	33	28.39	57.84	23	24.10	57.26	13
Dividends declared / Net income	34.94	27.22	66	34.36	49.77	36	36.25	42.29	42	29.02	33.08	41	28.62	27.33	47
Net income – dividends / Average equity.....	5.60	9.25	21	5.87	3.19	77	5.31	4.14	65	7.68	6.46	66	7.36	7.33	48
Percent of Dividends Paid															
Dividends from bank subsidiaries	186.76	160.45	68	79.70	130.19	29	112.89	132.17	43	248.25	178.13	71	316.30	157.73	84
Dividends from nonbank subsidiaries	50	6.19	91	65.89	3.74	96	55.23	3.41	95	111.87	7.53	94	43.24	7.13	89
Dividends from subsidiary holding companies.....	44.66	6.32	90	40.81	2.34	91	36.61	4.85	90	49.73	21.40	87	110.81	16.86	85
Dividends from all subsidiaries	281.42	213.42	72	186.40	167.02	67	204.73	174.85	69	409.85	260.40	82	470.35	215.26	93
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	90.17	43.30	90	35.17	61.85	33	53.66	60.28	47	104.47	66.55	89	114.91	60.71	91
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0.10	0.54	60	0.30	0.52	67
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0.04	0	93	0.03	0	92	0.03	0	93
Operating income from bank subsidiaries	90.17	48.70	87	35.17	71.13	29	53.70	62.88	46	104.60	69.36	85	115.23	63.43	88
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	97.31	66.90	64	132.45	52.29	83	127.69	56.39	84	104.19	82.95	73	65.67	51.40	56
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	2.69	0.11	94	2.86	0.20	91	3.35	0.16	92	1.30	1.06	87	1.49	0.15	90
Operating income from nonbank subsidiaries	100	94.31	65	135.31	70.62	80	131.04	79.84	78	105.49	150.41	57	67.16	99.33	40
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	90.58	36.58	85	101.77	25.82	90	81.63	43.51	80	87.09	61.23	57	173.91	48.56	96
Interest income from subsidiary holding companies	4.61	5.06	65	11.39	9.87	72	9.01	8.40	71	20.38	6.54	80	24.94	3.95	88
Management and service fees from subsidiary holding companies	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	95.19	47.30	80	113.16	41.80	81	90.65	55.20	76	107.47	76.49	61	198.84	61.19	96
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	64.95	72.55	25	40.97	68	25	53.10	69.76	24	58.64	67.32	29	64.68	65.18	32
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0.05	0.80	50	0.17	0.92	60
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0.04	0.04	89	0.02	0.03	89	0.02	0.02	91
Operating income from bank subsidiaries	64.95	82.68	23	40.97	80.80	21	53.14	82.20	19	58.71	78.80	22	64.86	74.20	26
Dividends from nonbank subsidiaries	17.39	3.56	89	33.87	2.36	96	25.98	1.95	95	26.42	2.65	93	8.84	2.57	86
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0.48	0.01	94	0.73	0.02	93	0.68	0.01	93	0.33	0.04	90	0.20	0.02	92
Operating income from nonbank subsidiaries	17.87	5.69	87	34.60	5.80	91	26.66	4.70	89	26.75	7.29	86	9.04	7.64	77
Dividends from subsidiary holding companies.....	15.53	2.13	90	20.98	1.41	92	17.22	2.53	90	11.75	4.52	86	22.66	5.15	86
Interest income from subsidiary holding companies	0.79	0.01	94	2.35	0.16	92	1.90	0.11	92	2.75	0.20	92	3.25	0.37	92
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	16.32	3.40	89	23.33	4.22	88	19.12	4.56	88	14.50	6.08	85	25.91	6.79	86
Loans and advances from subsidiaries / Short term debt.....	193.91	152.66	70	47.45	216.76	41	51.20	135.13	48	37.97	83.37	54	21.18	87.87	46
Loans and advances from subsidiaries / Total debt	17.73	28.03	54	9.33	27.05	44	8.51	27.08	43	5.81	28.33	39	3.24	26.53	35